ABSTRACT OF THE DISCLOSURE

A system for managing client accounts and controlling access to resources over data networks, said system comprising, a mechanism for sharing client information and charges among a plurality of service providers, a client who is registered with one of the service providers (the "home provider") and is allowed to access the resources of the other service providers ("outside providers") that are part of the system, a settling means adapted to allow the system to settle accounts among service providers by charging the home provider for access by its clients to the resources of the outside providers, a payment means adapted to assure that the outside providers are then paid for that access through the system, a sharing means adapted to allow the system to allow the providers to share users without requiring an open account for each user at each provider, and a verification means adapted to allow each provider to determine if a particular client is a member of the system, verify that the client has authenticated at his home provider, and determine this client's access privileges and criteria. A method for managing client accounts and controlling access to resources over data networks, said method comprising, a method for sharing client information and charges among a plurality of service providers, a step which creates a client who is registered with one of the service providers (the "home provider") and is allowed to access the resources of the other service providers ("outside providers") that are part of the method, a settling step adapted to allow the method to settle accounts among service providers by charging the home provider for access by its clients to the resources of the outside providers, a payment step adapted to assure that the outside providers are then paid for that access through the method, a sharing step adapted to allow the method to allow the providers to share users without requiring an open account for each user at each provider, and a verification step adapted to allow each provider to determine if a particular client is a member of the method, verify that the client has authenticated at his home provider, and determine this client's access privileges and criteria.